

APPENDIX "A"

STATE OF MISSOURI
PUBLIC SERVICE COMMISSION

NONDISCLOSURE AGREEMENT

I, David J. Effron, have
been presented a copy of this Protective Order issued in Case No. PR-2005-0436 on the
24th day of August, 2005.

I have requested review of the confidential information produced in Case
No. PR-2005-0436 on behalf of AARP

I hereby certify that I have read the above-mentioned Protective Order and agree
to abide by its terms and conditions.

Dated this 24th day of August, 2005.

David J. Effron Proprietor
Signature and Title

Self 1/6/4 Protective Consulting Services
Employer

AARP

Party

386 Main Street
Ridgely, CT 06877
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Telephone